

**U.S. Bankruptcy Court  
Western District of Texas**

In re:

Case No. **16-52492-rbk**

Chapter No. **7**

**DICKINSON OF SAN ANTONIO, INC.**  
Debtor

Adv. Proc. No. **18-05259-rbk**

**JOHN PATRICK LOWE**

Plaintiff

v.

**AMERICAN STUDENT FINANCIAL GROUP, INC. AND COTTINGHAM APEX TEXAS FUND, LLC ET. AL.**  
Defendant

***SUMMONS IN AN ADVERSARY PROCEEDING***

**YOU ARE SUMMONED** and required to submit a motion or answer to complaint which is attached to this summons to the Clerk of the Bankruptcy Court within 30 days from the date of issuance of this summons, except that the United States and its offices and agencies shall submit a motion or answer to the complaint within 35 days of issuance.

**Address of Clerk**

**Clerk, U.S. Bankruptcy Court  
Western District of Texas  
615 E. Houston St, Rm 597  
San Antonio, TX 78205**

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

**Name and Address of Plaintiff's Attorney**

**Sarah Nickodam  
Pulman, Cappuccio, Pullen, Benson & Jone  
2161 NW Military Highway  
Suite 400  
San Antonio, TX 78213**

If you make a motion, your time to answer is governed by Federal Rule of Bankruptcy Procedure 7012.

**IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.**

**Date Issued:  
10/27/2018**



**Yvette M. Taylor, Clerk Of Court**



**continued caption:**

**Listing Of Defendant Names:**

AMERICAN STUDENT FINANCIAL GROUP, INC.  
C/O REGISTERED AGENT,  
TIM DUOS  
400 SOUTH SIERRA AVE.  
SUITE 101  
SOLANA BEACH, CA 92075

COTTINGHAM APEX TEXAS FUND, LLC  
C/O REGISTERED AGENT,  
STEPHEN BICK  
2382 FARADAY AVE.  
SUITE 250  
CARLSBAD, CA 92008

COTTINGHAM MANAGEMENT COMPANY, LLC  
C/O REGISTERED AGENT,  
STEPHEN BICK  
2888 LOKER AVE. E  
SUITE 117F  
CARLBAD, CA 92010

TANGO DELTA FINANCIAL, INC.  
C/O REGISTERED AGENT,  
TIMOTHY R. DUOS  
1378 HARBOR DR.

SARASOTA, FL 34239

## **CERTIFICATE OF SERVICE**

I, \_\_\_\_\_ (name), certify that service of this summons and a copy of the complaint was made \_\_\_\_\_ (date) by:

- Mail service: Regular, first class United States mail, postage fully pre-paid, addressed to:
  
- Personal Service: By leaving the process with the defendant or with an officer or agent of defendant at:
  
- Residence Service: By leaving the process with the following adult at:
  
- Certified Mail Service on an Insured Depository Institution: By sending the process by certified mail addressed to the following officer of the defendant at:
  
- Publication: The defendant was served as follows: [Describe briefly]
  
- State Law: The defendant was served pursuant to the laws of the State of \_\_\_\_\_, as follows: [Describe briefly]

If service was made by personal service, by residence service, or pursuant to state law, I further certify that I am, and at all times during the service of process was, not less than 18 years of age and not a party to the matter concerning which service of process was made.

Under penalty of perjury, I declare that the foregoing is true and correct.

Date \_\_\_\_\_ Signature \_\_\_\_\_

Print Name: \_\_\_\_\_

Business Address: \_\_\_\_\_  
\_\_\_\_\_